

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Cumberland County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$618	\$172	\$212
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$564	\$100	\$138
American European Ins Co (Rutgers Group) (5)	\$497	N/A	\$386
American Fire & Casualty Co (Ohio Casualty Group)	\$716	N/A	\$352
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$847-\$1,131	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$758	\$201	\$268
Amica Mutual Ins Co (1)	\$667-\$840	\$143-\$179	\$208-\$262
Armed Forces Ins Exchange (3)	\$511	N/A	\$129
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$650-\$965	\$99	\$177
Bay State Ins Co (Andover Group)	\$702	\$150	\$174
Camden Fire Ins Assoc (OneBeacon Group)	\$465-\$612	\$126-\$170	\$189-\$231
Castlepoint Ins Co (Tower Group)	\$634-\$730	\$187-\$211	\$262-\$296
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$164	\$207
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,512	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$566	N/A	\$151
Cumberland Mutual Fire Ins Co	\$589-\$740	\$179	\$231
Electric Ins Co (3)	\$477-\$1,553	\$106	\$98
Empire Fire & Marine Ins Co	\$411-\$574	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$456-\$562	\$153-\$191	\$162-\$202
Encompass P&C Ins Co of NJ (Encompass Group)	\$363-\$903	\$123-\$334	\$131-\$356
Excelsior Ins Co	\$418	\$156	\$212
Farm Family Casualty Ins Co (3)	\$671	\$100	\$167
Farmers Ins Co of Flemington	\$628	\$190	\$237
Farmers Mutual Fire Ins Co of Salem Cty	\$816	\$148	\$282
Federal Ins Co (Chubb Group)	\$981	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$360	\$117	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$1,004	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,131	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$552	\$126	\$161
Fitchburg Mutual Ins Co	\$729	\$139	\$247
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$561-\$655	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$503-\$724	\$100-\$166	\$198-\$232
Great Northern Ins Co (Chubb Group) (2)	\$1,512	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$864	\$137	\$179
Harleysville Ins Co of NJ	\$614-\$718	\$165-\$190	\$214-\$219
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$805	\$120	\$169
High Point Preferred Ins Co	\$724	\$152	\$166
Homesite Ins Co	\$758	\$201	\$268
IDS Property Casualty Ins Co	\$891	\$137	\$192
Liberty Mutual Fire Ins Co	\$565-\$2,084	\$131	\$178
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$696	\$127	\$165
Mercer Ins Co of NJ Inc	\$480-\$721	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$691	\$236	\$255
Merchants Preferred Ins Co (Merchants Group)	\$497	N/A	\$386
Merrimack Mut Fire Ins Co (Andover Group)	\$753-\$1,050	\$157	\$218
Metropolitan Group Property & Casualty Ins Co	\$1,099	\$123	\$183
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$492	\$57	\$100
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$578	\$64	\$116
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,056	\$178	\$265
Pacific Indemnity Co (Chubb Group)	\$981	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$465-\$612	\$126-\$170	\$189-\$231
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$473	\$122	\$148
Preserver Ins Co (Tower Group) (5)	\$501	\$158	\$130
Proformance Ins Co	\$703	N/A	\$202
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$727	\$102	\$167
Providence Mutual Fire Ins Co	\$389-\$716	\$179	\$186
Public Service Mutual Ins Co	\$399	\$118	\$114
Quincy Mutual Fire Ins Co	\$542-\$672	\$143	\$184
Rutgers Cas Ins Co (Rutgers Group)	\$421-\$556	\$136-\$174	\$165-\$215
Selective Ins Co of Amer (Selective Group)	\$641	\$153	\$200
Selective Way Ins Co (Selective Group)	\$541	N/A	\$200
State Farm Fire and Casualty Co	\$918	\$127	\$204
Tokio Marine & Nichido Fire Ins Co Ltd	\$594	\$143	\$337
Tower Ins Co of NY (Tower Group)	\$634	N/A	\$264
Tower National Ins Co (Tower Group)	\$634-\$730	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$637	\$142	\$145
United Services Auto Association (USAA Group) (1) (3)	\$463-\$554	N/A	\$122-\$154
USAA Casualty Ins Co (USAA Group) (1) (3)	\$482-\$577	N/A	\$122-\$154
Vigilant Ins Co (Chubb Group) (2)	\$1,325	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$859	N/A	\$326

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